

FILED
2/25/25 12:24 pm
CLERK
U.S. BANKRUPTCY
COURT - WDPA

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE WESTERN DISTRICT OF PENNSYLVANIA**

IN RE:)
ADAM M. KVEDERIS) Case No. 24-22759 JAD
)
) Chapter 13
Debtor(s).)
X Doc. # 27

ORDER OF COURT
(Check Boxes That Apply)

- ☒ Confirming Plan on Final Basis ☒ Chapter 13 Plan dated:
12-16-24
- ☐ Authorizing Distributions Under Plan ☐ Amended Chapter 13 dated:
On Interim Basis Solely as Adequate
Protection

IT IS HEREBY ORDERED that the Chapter 13 Plan Payment is **\$2500** effective **12/24**.

IT IS HEREBY ORDERED that pursuant to the plan identified above (the "Plan"), as the same may be modified by this Order, the Chapter 13 Trustee is authorized to make distributions to creditors holding allowed claims from available funds on hand. Such distributions shall commence no earlier than the Chapter 13 Trustee's next available distribution date after the first day of the month following the date on which this Order is entered on the Court's docket.

IT IS FURTHER ORDERED that those terms of the Plan which are not expressly modified by this Order shall remain in full force and effect. To the extent any terms and conditions of the Plan are in conflict with this Order, the terms of this Order shall supersede and replace any conflicting terms and conditions of the Plan.

1. Unique Provisions Applicable Only to This Case: *Only those provisions which are checked below apply to this case:*

- ☒ A. For the remainder of the Plan term, the periodic monthly Plan payment is amended to be **\$2530**, beginning **3/25**. To the extent there is no wage attachment in place or if an existing wage attachment is insufficient to fund the Plan payments, counsel to the Debtor(s) shall within seven (7) days hereof file a wage attachment motion (or motions) to fully fund the Plan payments, or shall sign up for and commence payments under the Trustee's TFS online payment program.

- ☐ B. The length of the Plan is changed to a total of at least months. This statement of duration of the Plan is an approximation. The Plan shall not be completed until the goals of the Plan have been achieved.
- ☐ C. To the extent this Order is entered as a form of adequate protection, the Trustee is authorized to distribute to secured and priority creditors with percentage fees payable to the Chapter 13 Trustee on receipt as provided for in 28 U.S.C. §586. *Continued conciliation conferences before the Trustee or contested hearings before the Court shall proceed on such dates and times as appear on the case docket.* The Trustee is deemed to have a continuous objection to the Plan until such time the Plan is confirmed on a final basis.

PARTIES ARE REMINDED OF THEIR DUTY TO MONITOR THE COURT'S DOCKET AND ATTEND DULY SCHEDULED HEARINGS. THE PARTIES ARE FURTHER REMINDED OF THEIR DUTY TO MEET AND CONFER AND OTHERWISE ENGAGE IN GOOD FAITH SETTLEMENT NEGOTIATIONS WITH RESPECT TO ANY OBJECTION TO PLAN CONFIRMATION. FAILURE TO COMPLY WITH THESE DUTIES MAY RESULT IN THE IMPOSITION OF SANCTIONS AGAINST THE OFFENDING PARTY.

- ☐ D. Plan confirmation is subject to the resolution of all actions to determine the avoidability, priority, or extent of liens; including determination of the allowed amount of secured claims under *11 U.S.C. §506*, disputes over the amount and allowance of claims entitled to priority under *11 U.S.C. §507*, and all objections to claims.
- ☐ E. The allowed claims of general unsecured creditors shall be paid from available funds on a pro rata basis, which may represent an increase or decrease in the amount projected in the Plan.
- ☐ F. The following utility creditor _____ shall be paid monthly payments of \$_____ beginning with the Trustee's next distribution and continuing for the duration of the Plan's term, to be applied by that creditor to its administrative claim, ongoing budget payments and/or security deposit. These payments shall be at the third distribution level.
- ☒ G. The claims of the following creditors shall govern as to amount, classification and rate of interest (or as otherwise noted), unless the Debtor(s) successfully objects to the claim:
- **Fort Cherry School District & Mount Pleasant TWP (EIT) CL.#8**
 - **Citizens Bank NA CL.#1**
 - **Lakeview Loan Servicing CL.#15**

- ☐ H. The secured claims of the following creditors shall govern as to claim amount, to be paid at the modified plan interest rate in a monthly amount to be determined by Trustee to pay the claim in full during the Plan term:
- ☐ I. The secured claim(s) of the following creditors shall govern as to claim amount, to be paid at the indicated interest rate in a monthly amount to be determined by Trustee to pay in full during the Plan term:
- ☐ J. The secured claim(s) of the following creditor(s) shall govern, following all allowed post-petition payment change notices filed of record:
- ☒ K. Additional Terms and Conditions:
- **No payments to Michelle Salisbury, Court of Common Pleas (Allegheny County – Family Division) and PA SCDU as the DSO is being paid outside of the plan.**
 - *Debtor(s) are to fund the plan by TFS [notwithstanding anything to the contrary in the plan] which is to be implemented within 14 days of the date of this Order (if not previously implemented). Debtor(s) are responsible for ensuring that the full monthly plan payment is made each month regardless of the manner in which payments are intended to be made. Trustee reserves the right to reject money orders or cashier's checks, provided further that if she, in her discretion, presents such items for payments she may keep the funds on hold for more than 30 days before distributing on such types of payments. Debtors making payments by money order or cashier's check assume the risk that distributions under the plan will be delayed because of the failure to pay by one of the approved methods (wage attachment, TFS, or ACH).*
 - *To the extent the Plan is confirmed pre-bar date(s) or the completion of pending or contemplated litigation (including §506/522f action and objections to claims) or Loss Mitigation (LMP), or any other plan contingencies including sales, creditors will be paid per plan in the plan amount (or as superseded by this Confirmation Order or other Order(s) of Court) notwithstanding a claim in a greater amount or priority. Debtor shall review all proofs of claims as filed and to take such action(s), including modification of the Plan or this Confirmation Order, as is necessary to address claim discrepancies and to address other subsequent events that will affect the adequacy of plan funding (including the outcome of contemplated or pending litigation, LMP, sale process, etc.) The need to address plan funding deficiency includes increasing the plan payment as necessary to fund 100% of timely filed and allowed non-specially classified unsecured creditors in 100% plan cases.*

2. Deadlines. The following deadlines are hereby established and apply to this case:

A. Applications to retain brokers, sales agents, or other professionals. If the Plan contemplates a sale or sales of assets or the recovery of litigation proceeds as a source of funding, Debtor(s) shall file motion(s) to employ the necessary professionals within thirty (30) days hereof.

B. Review of Claims Docket and Objections to Claims. Pursuant to *W.P.A.L.B.R. 3021-1(c)(2)*, the Debtor(s) (or Debtor(s)' attorney, if represented), shall review the proofs of claim filed in this case and shall file objections (1) to any disputed timely filed claims within ninety (90) days after the claims bar date, or (2) to any disputed late filed or amended claims within ninety (90) days after the amended and/or late claims are filed and served. Absent a timely objection or further order of the Court, the timely filed proof of claim will govern as to the classification and amount of the claim; provided however, no creditor shall receive a distribution in this case until such time as the relevant allowed claim is provided for in the Plan or any subsequent amended plan.

C. Motions or Complaints Pursuant to §§506, 507 or 522. All actions to determine the priority, avoidability, or extent of liens, and all actions pursuant to *11 U.S.C. §§506, 507 and 522* shall be filed within ninety (90) days after the claims bar date.

D. Filing Amended Plans or Other Stipulation. Within fourteen (14) days after the Bankruptcy Court resolves the priority of a claim, avoidability of a lien or interest, or extent of a lien, or any objection to claim, the Debtor(s) shall file an Amended Plan or Stipulated Order Modifying Plan to provide for the allowed amount of the lien or claim if the allowed amount and/or treatment differs from the amount and/or treatment stated in the Plan. The Debtor(s) or Counsel for Debtor(s) should inquire with the Chapter 13 Trustee regarding whether an Amended Plan or proposed Stipulated Order Modifying Plan is the preferred course of action. In addition, if after the conclusion of the claims bar date and any associated litigation, the Plan is underfunded, Debtor(s) shall also file (1) an amended Plan increasing the monthly Plan payment, and (2) a revised wage attachment to provide for the increased funding.

3. Additional Provisions. The following additional provisions apply in this case:

A. Any creditor who files or amends a proof of claim shall serve a copy on the Debtor(s) or counsel for the Debtor(s).

B. The Trustee shall hold in reserve any distributions under the Plan to any creditor who holds a claim that is provided for in the Plan but which is subject to a duly filed claims objection. Upon entry of further order of the Court, or ultimate allowance of the disputed claim provided for in the Plan, the Trustee may release the reserve and make distribution to the affected creditor. Unless otherwise permitted by separate Order of Court, Trustee shall not commence distributions to unsecured creditors until after the later of the government bar date and a filed notice of an intention to pay claims (the later date being the "Earliest Unsecured Distribution Date"). Trustee may, but has no obligation to, further defer distributions to unsecured creditors until a later date after the Earliest Unsecured Distribution Date.

C. Any creditor whose payment changes due to variable interest rates, change in escrow, or change in monthly payments, shall notify the Trustee, Debtor(s)' counsel and Debtor(s) at least twenty-one (21) days prior to the change taking effect.

D. Debtor(s)' counsel must file a fee application in accordance with *W.P.A.L.B.R. 2016-1* before attorney fees in excess of the "no look" provision (including retainer) will be allowed or paid.


E. The Trustee shall file a *Certificate of Default and Request for Dismissal* of the case in the event of a material Plan default.

F. In the event that any order is entered in this case granting relief from the automatic stay to a secured creditor, then the Trustee shall make no further disbursements to any creditor on account of any allowed ***secured claim*** (that is secured by the property subject to the relief from stay order), unless otherwise directed by further Order of Court.

G. The Debtor(s) shall maintain all policies of insurance on all property of the Debtor(s) and this estate as required by law and/or contract.

H. The Debtor(s) shall pay timely all post-confirmation tax liabilities directly to the appropriate taxing authorities as they become due.

Dated: February 25, 2025



United States Bankruptcy Judge
JEFFERY A. DELLER

cc: All Parties in Interest to be served by Clerk

In re:
Adam M. Kvederis
Debtor

Case No. 24-22759-JAD
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: Feb 25, 2025

User: auto
Form ID: pdf900

Page 1 of 4
Total Noticed: 51

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 27, 2025:

Recip ID	Recipient Name and Address
db	+ Adam M. Kvederis, 11 Antil Avenue, Mc Donald, PA 15057-2815
16458339	+ Allegheny Co Fam Div, 414 Grant St, Pittsburgh, PA 15219-2409
16459910	+ Allegheny County DRS, 440 Ross Street, Pittsburgh, PA 15219-2117
16458346	+ Chrome Federal Credit, Po Box 658, Canonsburg, PA 15317-0658
16458350	Debt Collection Partners LLC, Wes Mon Building 827 Fairmont Road, Suite 207, Morgantown, WV 26501
16458351	LoanCare Llc, Attn: Bankruptcy, Po Box 8068, VA 23452
16459911	+ Michelle Salisbury, 2331 Glenarm Street, Pittsburgh, PA 15226-1634
16459981	+ PA Department of Revenue, PO Box 280407, Harrisburg, PA 17128-0407
16459912	PA SCDU, PO Box 69112, Harrisburg, PA 17106-9112
16458355	+ Pittsburgh Federal Cu, 317 Brownsville Rd, Pittsburgh, PA 15210-2248
16459982	Ruby Memorial Hospital, 1 Medical Center Drive, Morgantown, WV 26506

TOTAL: 11

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/Text: bkfilings@zwickerpc.com	Feb 26 2025 03:34:00	American Express National Bank, c/o Zwicker & Asso, 80 Minuteman Road, P.O. Box 9043, Andover, MA 01810-0943
cr	+ Email/Text: jdryer@bernsteinlaw.com	Feb 26 2025 03:33:00	Duquesne Light Company, c/o Bernstein-Burkley, P.C., 601 Grant Street, 9th Floor, Pittsburgh, PA 15219-4430
cr	+ Email/Text: ebnpeoples@grblaw.com	Feb 26 2025 03:33:00	Peoples Natural Gas Company LLC, GRB Law, c/o Jeffrey R. Hunt, Esquire, 525 William Penn Place, Suite 3110, Pittsburgh, PA 15219, UNITED STATES 15219-1753
16458336	+ Email/Text: bncnotifications@pheaa.org	Feb 26 2025 03:34:00	AES, Attn: Bankruptcy, Po Box 2461, Harrisburg, PA 17105-2461
16458337	+ Email/PDF: AffirmBKNotifications@resurgent.com	Feb 26 2025 02:13:51	Affirm, Inc, 650 California St, Fl 12, San Francisco, CA 94108-2716
16458338	+ Email/PDF: AffirmBKNotifications@resurgent.com	Feb 26 2025 01:51:04	Affirm, Inc., Attn: Bankruptcy, 650 California St, Fl 12, San Francisco, CA 94108-2716
16466438	+ Email/Text: bkfilings@zwickerpc.com	Feb 26 2025 03:34:00	American Express National Bank, AENB, c/o Zwicker and Associates, P.C., Attorneys/Agents for Creditor, P.O. Box 9043, Andover, MA 01810-0943
16460213	+ Email/PDF: bncnotices@becket-lee.com	Feb 26 2025 01:50:59	American First Finance, PO Box 565848, Dallas, TX 75356-5848
16471897	Email/PDF: bncnotices@becket-lee.com	Feb 26 2025 02:03:16	American First Finance, LLC, c/o Becket and Lee LLP, PO Box 3002, Malvern PA 19355-0702
16458340	+ Email/PDF: bncnotices@becket-lee.com	Feb 26 2025 01:51:06	Amex, Correspondence/Bankruptcy, Po Box 981535, El Paso, TX 79998-1535
16458341	+ Email/Text: bnc-aquafinance@quantum3group.com		

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		Feb 26 2025 03:34:00	Aqua Finance, Inc., PO Box 1143, Wausau, WI 54402-1143
16458342	+ Email/Text: BarclaysBankDelaware@tsico.com	Feb 26 2025 03:34:00	Barclays Bank Delaware, Attn: Bankruptcy, Po Box 8801, Wilmington, DE 19899-8801
16458348	Email/Text: Bankruptcy.RI@Citizensbank.com	Feb 26 2025 03:33:00	Citizens Bank, Attention: Bankruptcy, 1 Citizens Plaza, Providence, RI 02903
16459273	Email/Text: Bankruptcy.RI@Citizensbank.com	Feb 26 2025 03:33:00	Citizens Bank N.A., One Citizens Bank Way, Johnston, RI 02919, Mailstop JCA 115
16458343	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Feb 26 2025 01:30:53	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
16458344	+ Email/PDF: acg.coaf.ebn@aisinfo.com	Feb 26 2025 04:08:51	Capital One Auto Finance, Attn: Bankruptcy, 7933 Preston Rd, Plano, TX 75024-2302
16458345	+ Email/PDF: ais.chase.ebn@aisinfo.com	Feb 26 2025 01:29:51	Chase Auto Finance, Attn: Bankruptcy, 700 Kansas Lane La, Monroe, LA 71203-4774
16458347	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Feb 26 2025 01:50:59	Citibank/The Home Depot, Citicorp Cr Srvs/Centralized Bankruptcy, Po Box 790040, St Louis, MO 63179-0040
16458349	+ Email/Text: bankruptcy@connexuscu.org	Feb 26 2025 03:34:00	Connexus Credit Union, Attn: Bankruptcy, Po Box 8026, Wausau, WI 54402-8026
16480990	+ Email/Text: Bankruptcy@keystonecollects.com	Feb 26 2025 03:34:00	Fort Cherry School District /, Mount Pleasant Township, c/o Keystone Collections Group, 546 Wendel Road, Irwin, PA 15642-7539
16482830	Email/Text: JCAP_BNC_Notices@jcap.com	Feb 26 2025 03:34:00	Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud MN 56302-9617
16470540	Email/PDF: ais.chase.ebn@aisinfo.com	Feb 26 2025 01:50:31	JPMorgan Chase Bank, N.A., National Bankruptcy Department, P.O. Box 29505 AZ1-5757, Phoenix AZ 85038-9505
16459980	+ Email/Text: Bankruptcy@keystonecollects.com	Feb 26 2025 03:34:00	Keystone Collections Group, PO Box 499, Irwin, PA 15642-0499
16485562	+ Email/Text: LC-Bankruptcy-RF@loancares.net	Feb 26 2025 03:34:00	LoanCare, LLC, 3637 Sentara Way, Virginia Beach, VA 23452-4262
16458352	Email/Text: EBN@Mohela.com	Feb 26 2025 03:33:00	Mohela, Attn: Bankruptcy, 633 Spirit Drive, Chesterfield, MO 63005
16458353	Email/Text: EBN@Mohela.com	Feb 26 2025 03:33:00	Mohela/dept Of Ed, 633 Spirit Drive, Chesterfield, MO 63005
16481421	Email/Text: EBN@Mohela.com	Feb 26 2025 03:34:00	US Department of Education/MOHELA, 633 Spirit Drive, Chesterfield, MO 63005
16458354	+ Email/PDF: ADVS_EBN_BKR_AUTO@advs.aidvantage.com	Feb 26 2025 01:30:14	Navient, Attn: Bankruptcy, Po Box 9635, Wilkes Barre, PA 18773-9635
16482821	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Feb 26 2025 01:52:12	PORTFOLIO RECOVERY ASSOCIATES, LLC, POB 41067, Norfolk, VA 23541
16478457	Email/Text: bnc-quantum@quantum3group.com	Feb 26 2025 03:34:00	Quantum3 Group LLC as agent for, Crown Asset Management LLC, PO Box 788, Kirkland, WA 98083-0788
16484574	Email/Text: bnc-quantum@quantum3group.com	Feb 26 2025 03:34:00	Quantum3 Group LLC as agent for, Velocity Investments LLC, PO Box 788, Kirkland, WA 98083-0788
16458356	+ Email/Text: bankruptcy@rubinrothman.com	Feb 26 2025 03:33:00	Rubin & Rothman, LLC, c/o Paul Klemm, Esq., 1787 Veterans Highway, Suite 32, Islandia, NY 11749-1500
16458357	+ Email/PDF: ais.sync.ebn@aisinfo.com	Feb 26 2025 01:30:12	Syncb, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
16458358	Email/PDF: ais.tmobile.ebn@aisinfo.com	Feb 26 2025 02:03:07	T-Mobile, PO Box 742596, Cincinnati, OH 45274

District/off: 0315-2

User: auto

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16463621	Email/PDF: ebn_ais@aisinfo.com	Feb 26 2025 02:03:21	T Mobile/T-Mobile USA Inc, by AIS Infosource, LP as agent, PO Box 248848, Oklahoma City, OK 73124-8848
16458359	Email/Text: bankruptcies@uplift.com	Feb 26 2025 03:33:00	Uplift Inc, Attn: Bankruptcy, 440 N. Wolfe Road, Sunnyvale, CA 94085
16458360	+ Email/Text: LCI@upstart.com	Feb 26 2025 03:34:00	Upstart, Attn: Bankruptcy, Po Box 1503, San Carlos, CA 94070-7503
16483983	Email/Text: BNCnotices@dcmsservices.com	Feb 26 2025 03:34:00	WVU Medicine, PO Box 1123, Minneapolis, MN 55440-1123
16459983	+ Email/Text: bankruptcy@firstenergycorp.com	Feb 26 2025 03:34:00	West Penn Power, PO Box 16001, Reading, PA 19612-6001
16484377	+ Email/Text: bankruptcy@firstenergycorp.com	Feb 26 2025 03:34:00	West Penn Power, 5001 NASA Blvd, Fairmont WV 26554-8248

TOTAL: 40

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		JPMORGAN CHASE BANK, N.A.
cr		LAKEVIEW LOAN SERVICING, LLC.

TOTAL: 2 Undeliverable, 0 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 27, 2025

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 25, 2025 at the address(es) listed below:

Name	Email Address
Brent J. Lemon	on behalf of Creditor LAKEVIEW LOAN SERVICING LLC. blemon@kmlawgroup.com, lemondropper75@hotmail.com
Daniel P. Foster	on behalf of Debtor Adam M. Kvederis dan@mrdebtbuster.com katie@mrdebtbuster.com;marci@mrdebtbuster.com;kristen@mrdebtbuster.com;fosterlaw@ecf.inforuptcy.com
Jeffrey Hunt	on behalf of Creditor Peoples Natural Gas Company LLC ecfpeoples@grblaw.com PNGbankruptcy@peoples-gas.com
Keri P. Ebeck	on behalf of Creditor Duquesne Light Company kebeck@bernsteinlaw.com btemple@bernsteinlaw.com;aepiscopo@bernsteinlaw.com;kebeck@ecf.courtdrive.com;agilbert@bernsteinlaw.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov

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User: auto

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Ronda J. Winnecour

cmechf@chapter13trusteedpa.com

Stephen Russell Franks

on behalf of Creditor JPMORGAN CHASE BANK N.A. amps@manleydeas.com

TOTAL: 7